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Frequently Asked Questions

1. How do I pay for the membership?

If you already receive a Huntington Beach Municipal Services Statement, you may have the FireMed staff add the monthly \$5 charge to the bill. The monthly charge still totals to the annual membership fee of \$60, and will remain on your bill until you notify the FireMed staff to remove it. If you do not receive this statement, (or if you choose to pay for the membership separately), then you must pay the annual fee of \$60 on a separate invoice. Renewal statements are mailed approximately one month prior to the membership expiration date.

2. What does the membership fee cover?

FireMed membership protects insured members from any out-of-pocket expenses related to paramedic treatment and emergency ambulance transportation for situations that occur in the City of Huntington Beach. If you have insurance, we will bill for the services rendered, but will accept whatever is paid as 'payment in full' (i.e. if your insurance denies the entire bill or any part of it, you will not be responsible for the unpaid balance). Those members without insurance at the time of the emergency incident will receive a 20% discount on the total bill. (discounts are not given to non-FireMed members).

3. Do I get a member identification card once I join the FireMed Program?

No. Early in the development of the FireMed Program we realized that using a card would cause problems in emergencies when someone might attempt to find the card before requesting help. Your FireMed membership is confirmed by your home address, either as the location of the situation, or as your mailing address. We will confirm your membership in the FireMed office when we receive the paramedic report forms one to two days after the emergency.

4. Who do I call if I have a medical emergency?

9-1-1 is always the number to call in an emergency. The FireMed office phone number is for administrative questions only.

5. Your brochure refers to "emergency paramedic or ambulance service within the City of Huntington Beach". Does that mean that you will only take me to a hospital in Huntington Beach?

No. "Within Huntington Beach" refers to the service provided at the incident location, not the hospital destination. Your FireMed

membership allows emergency transportation to local area hospitals including those that are not within city boundaries. We frequently transport emergency patients to hospitals in Fountain Valley, Newport Beach, Santa Ana, Los Alamitos, Anaheim, Long Beach and other nearby communities.

6. What happens if I'm not a FireMed member and I use the paramedic service?

Whether or not you are a FireMed member, you will always receive the highest level of emergency treatment and transportation. As a non-FireMed member, however, you will be billed for the services. You may give the bill to your insurance company but will be responsible for any unpaid balance. Keep in mind that there is no guarantee that your insurance will pay in full for the treatment that you received.

7. What if someone gets hurt at my house?

Your FireMed membership extends to guests at your household, and will cover anyone who is injured or sick at your property. The paramedics will note the address of the incident on their report, and the location match as a FireMed household will allow that person to be covered by your membership (your guest's own health insurance will be billed, or, if uninsured, your guest will receive a 20% discount on the total bill).

8. Does the FireMed Program cover transportation from my house to my doctor's office, or trips such as from a hospital to my home, or from a hospital to another hospital?

Your FireMed membership is for emergency transports only, from a Huntington Beach location to an emergency receiving hospital. The types of non-emergency transports such as those stated in the question can be provided by any ambulance company provider, but will not be covered by your FireMed membership.

9. Why do I need to join if I already have medical insurance?

When the Huntington Beach Fire Department charges for treatment and transportation, there is no guarantee that your insurance company will cover the charges. The charges may be denied or only partially paid, or your deductible or cap limit may result in an unpaid balance for which you are responsible. As a FireMed member with insurance, you don't have those worries since you are not responsible for any out-of-pocket costs. Also, keep in mind that your FireMed membership covers your guests, who may not have the same insurance as you do and may need that extra financial protection in an unexpected emergency. Belonging to FireMed gives you peace of mind in not having to worry whether your insurance will pay the medical bill. The \$60 annual fee is only a fraction of most insurance companies' deductibles. More importantly, the high level of service that we receive in Huntington Beach is due to the increased funding available through the FireMed Program. Supporting the FireMed Program means that the paramedics respond quicker with better equipment and training, and more lives are saved.

10. Why does FireMed bill my insurance plan?

The FireMed Program is not an insurance company – we are a provider of services. In order to provide the current level of emergency service to the community we must attempt to recover the costs associated with the treatment and transportation. Through the monies collected through treatment and transportation charges, and membership fees, the current system of pre-hospital emergency services in our community is greatly enhanced beyond General Fund support. The FireMed Program currently supports 32 of the Department's 48 paramedic positions, four fire department ambulances with ambulance personnel, an Emergency Medical Services Coordinator to ensure quality standards, and additional equipment, training and supplies. The monies collected from membership and insurance allow us to have a better emergency medical services system, and a healthier community.

11. Why do we need a FireMed Program in Huntington Beach?

The Huntington Beach Fire Department instituted the FireMed Program in June of 1990 in order to attain the goal of faster paramedic response times for medical emergencies. At the time the Program began, paramedic responses were achieved within five minutes for only 50% of all medical aid incidents. With FireMed revenues, additional personnel could be hired so that a paramedic response time of five minutes could be achieved for 80% of the medical incidents. This five minute response standard was developed to comply with the City's Growth Management Committee's recommendation made to the City Council during the late 1980's, and is based on clinical studies that show significant reductions in mortality if specific Advanced Life Support treatments are administered within this time period. Since its inception in 1990, the FireMed Program has subsidized over \$20 million dollars in emergency medical services within the City, and more lives have been saved.

12. If I decide not to join the FireMed Program, what are the charges for paramedic and emergency ambulance service?

The actual cost of paramedic treatment and ambulance transportation varies, but can range anywhere from \$500 to at least as much as \$1,200. Our transportation charges coincide with the fees authorized by the County of Orange Emergency Medical Services Agency and the Orange County Board of Supervisors.

13. Do you have a discounted membership rate?

A low-income rate is available to anyone whose annual income qualifies under the current Housing and Urban Development (HUD) Neighborhood Enhancement Program, and is based on the number of persons living in the household and the total household income. A Statement of Eligibility is required to qualify for the reduced rate of \$30 per year. To qualify, the total household income must not exceed these limits:

Number of Persons

Total Household

<u>Living in Household</u>	<u>Income Cannot Exceed</u>
1	\$26,450
2	\$30,250
3	\$34,000
4	\$37,800
5	\$40,800
6	\$43,850

Contact the FireMed Office for more information.

- 14. What if I belong to a paramedic membership program in another city?**

The Huntington Beach Fire Department FireMed Program does not have reciprocity with programs of other cities.

- 15. How do I take a free CPR class available to FireMed members?**

The FireMed Program offers free CPR classes certified by the American Heart Association. Taught in the Huntington Beach area, classes are offered twice each month. You only need to attend one class to receive your Heartsaver certification card, and registration is simple. Click below to review the current class schedule and to start the registration process.